

A better way starts today.

Your new opportunities begin with the Missouri Access MasterCard® debit card. It is the secure and convenient way to get access to your unemployment benefits or other payments made through the Division of Employment Security. This includes:

- *Get your benefit payments faster*
- *Eliminate check cashing fees*
- *Pay your bills*
- *Get cash back at the time you pay for goods or services (point of sale)*
- *Access cash from over 935,000 ATMs and banks honoring MasterCard, Allpoint® and Central Bank dogwood logos*
- *Shop in-person, online or by phone — anywhere Debit MasterCard is accepted*

Don't wait! Activate your card today!

Easy ways to access your benefit payments!

With your Missouri Access Card, you have **FREE** access to your benefit payments through any **Allpoint ATM machine, Central Bank ATM machine, or Point-of-Sale (POS) store purchase.**

You can also use the following transactions once each calendar week, beginning on Sunday, for **FREE***.

- *Check your balance at any ATM machine*
- *Get cash from any ATM machine*

Also, you now get 3 phone calls free per calendar week, beginning on Sunday, for **FREE** - call toll-free 888-775-3445.

*Surcharge fee from ATM owner may apply

Getting started

- *Go to www.mo-access.com and click on the "First Time User" link. If you do not have internet access, call toll-free 888-775-3445.*
- *Follow the instructions to set up your card account information.*
- *Sign the back of your card.*
- *Begin using it today!*

See the back side of this form for important information about your card.

Sign Up for Text Alerts!
Stay in touch with your card account from the convenience of your cell phone.

Enroll online at
www.mo-access.com or
fill out and return the
form in this packet.



Frequently Asked Questions About the Missouri Access MasterCard®

1. What is the Missouri Access Card?

The Missouri Access Card is a MasterCard loaded with unemployment benefits and other payments made through the Division of Employment Security.

2. What is a PIN number?

The PIN number is a 4 digit number that will be selected by you when you go to www.mo-access.com or call the IVR (888-775-3445) to activate your card. This number will be used to get cash at an ATM.

3. How can I change or update my PIN?

Login to your online card account and select "update my information" or call the toll free number located on the card carrier or on the back of your card to change your PIN.

4. How secure and reliable is the Missouri Access Card?

The Missouri Access Card is very safe and easy to use. It allows benefits to be electronically transferred from the issuer to your Missouri Access Card. The Missouri Access Card eliminates the possibility of lost or stolen checks, costly check cashing fees and postal service delays.

5. When will payments be available on my Missouri Access Card?

If you are eligible, unemployment benefits and other payments are processed Monday through Friday. Your first unemployment benefit payment may take up to 18-22 days. For information regarding your payment(s), go to www.mocclaim.mo.gov.

6. Will I be notified when a payment is added to my Missouri Access Card?

You can sign up to receive free text alerts on your cell phone that will let you stay in touch with your balance and let you know when a payment has been added. Your Missouri Access Card will not be charged any fees, however, a fee may be charged by your cell phone carrier for this service. You may also go online to www.mo-access.com to view all account activity, including deposits, purchases and withdrawals.

7. How can I access my card account to view my activity?

You can check your balance, deposits, purchases and withdrawals by:

- For balance inquiries, sign up for free text alerts (No fee but standard cell phone carrier rates apply based on your cell phone rate plan)
- Going online to www.mo-access.com (No fee)
- Calling toll-free 888-775-3445 (Fees may apply)

8. How long will I need to keep my Missouri Access Card?

You should keep your Missouri Access Card through the expiration date. Even if you are not immediately eligible to receive unemployment benefits or other payments, you may become eligible at a later time. Payment may be delayed if a replacement card needs to be issued. If you switch to direct deposit to a bank account you don't need to keep the card.

9. Who do I contact to change my personal information such as my address or phone number?

If you are receiving unemployment benefits or other payments from the Division of Employment Security, you can change your personal information by calling your Regional Claims Center. Personal information cannot be updated through www.mo-access.com.

Important Things to Know When Using Your Missouri Access MasterCard®

Making Purchases

This option is available anywhere Debit MasterCard cards are accepted.

■ Available at point of sale, mail order/telephone order and over the internet.

■ All purchase transactions are FREE!

Cash Back With Purchase

This option is available anywhere Debit MasterCard cards are accepted and allowed by the merchant (subject to merchant restrictions).

■ You will need a Personal Identification Number (PIN) to complete this type of transaction.

■ All cash back with purchase transactions are FREE!

Withdraw Cash from an ATM

This option is available at any ATM displaying a MasterCard, Allpoint or Central Bank dogwood logo.

■ You will need a Personal Identification Number (PIN) to complete this type of transaction.

■ You will need to select the "Checking account" option when prompted for the type of account being accessed.

■ All transactions at ATMs displaying either the **Allpoint or Central Bank dogwood logos** (in-Network) are **FREE**.

■ If while using an Allpoint ATM you get a message regarding a surcharge, accept the charge to complete the transaction. The fee will not be charged to your card.

■ Withdrawals at other ATMs (out-of-network) will assess a \$1.75 fee against your card balance. Balance inquiries will assess a \$0.50 fee against your card balance. A surcharge fee from the ATM owner may also apply. You receive one free withdrawal or balance inquiry per calendar week.

Withdraw Cash from a Bank Teller

The option is available at any bank displaying the MasterCard logo.

■ To receive cash, present your **Missouri Access Card** to a bank teller, request an amount and sign.

■ There is a \$1.25 fee per withdrawal.

ACH Transfer to a Bank Account

This option is available through your account at www.mo-access.com.

■ You can transfer all (down to the penny) or some of your benefits payment to a bank account.

■ An ACH transfer fee of \$2.50 per transaction will be assessed against your card balance.